

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: § Case No. 08-70079  
JOANNE C. TAYLOR §  
§  
Debtors §

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2008.
- 2) The plan was confirmed on 08/08/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/02/2009, 04/27/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/06/2011.
- 5) The case was completed on 01/02/2013.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,400.00.
- 10) Amount of unsecured claims discharged without full payment: \$17,943.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 35,792.26	
Less amount refunded to debtor	\$ 657.27	
<b>NET RECEIPTS</b>		<b>\$ 35,134.99</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,336.16	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,336.16</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,000.00	3,000.00	3,000.00	3,000.00	0.00
CITIZENS FINANCE	Sec	5,200.00	5,200.00	5,200.00	5,200.00	344.87
HEIGHTS FINANCE	Uns	2,795.00	2,318.00	2,318.00	2,318.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,000.00	3,896.14	3,896.14	3,896.14	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	629.38	629.38	629.38	0.00
INTERNAL REVENUE SERVICE	Pri	2,072.00	NA	NA	0.00	0.00
AAA COMMUNITY FINANCE I	Uns	500.00	728.89	728.89	728.89	0.00
ACB AMERICAN, INC.	Uns	500.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Uns	150.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Uns	398.00	NA	NA	0.00	0.00
ALLIED INTERSTATE, INC.	Uns	786.00	NA	NA	0.00	0.00
AMCORE/BMO/HARRIS BANK	Uns	1,054.00	363.20	0.00	0.00	0.00
AMOCO / BP	Uns	383.00	NA	NA	0.00	0.00
ASPIRE VISA CARD SERVICES	Uns	1,256.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	679.30	884.54	884.54	884.54	0.00
CARDHOLDER SERVICES	Uns	1,161.84	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	199.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	666.13	392.13	392.13	392.13	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PREMIER BANKCARD/CHARTER	Uns	284.15	414.01	414.01	414.01	0.00
GEM SUBURBAN MOBILE HOME	Uns	1,341.00	NA	NA	0.00	0.00
GMAC	Uns	1,717.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Uns	5,607.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE (F/K/A	Uns	7,000.00	7,523.92	7,523.92	7,523.92	0.00
MERRICK BANK	Uns	909.15	1,038.52	1,038.52	1,038.52	0.00
MUTUAL MANAGEMENT SERVICES	Uns	2,333.00	NA	NA	0.00	0.00
NATIONAL RECOVERY CENTER	Uns	498.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Uns	131.00	786.86	786.86	786.86	0.00
NICOR GAS	Uns	280.00	223.67	223.67	223.67	0.00
PMH FINANCIAL, LLC.	Uns	1,000.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	1,148.00	1,294.40	1,294.40	1,294.40	0.00
SECURITY FINANCE	Uns	340.00	864.00	864.00	864.00	0.00
DANIEL H COLEMAN ESQ	Uns	135.61	237.36	237.36	237.36	0.00
SPRINT	Uns	544.67	NA	NA	0.00	0.00
ROCKFORD CARDIOLOGY	Uns	29.00	29.00	29.00	29.00	0.00
VERIZON WIRELESS	Uns	227.03	554.53	554.53	554.53	0.00
WINNEBAGO COUNTY COLLECTOR	Uns	69.30	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	0.00	386.80	386.80	386.80	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	778.85	778.85	778.85	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	838.63	838.63	838.63	0.00
ILLINOIS DEPARTMENT OF	Pri	0.00	434.33	434.33	434.33	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 5,200.00	\$ 5,200.00	\$ 344.87
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 5,200.00</b>	<b>\$ 5,200.00</b>	<b>\$ 344.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,330.47	\$ 4,330.47	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 4,330.47</b>	<b>\$ 4,330.47</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 19,923.49</b>	<b>\$ 19,923.49</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,336.16	
Disbursements to Creditors	\$ 29,798.83	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 35,134.99</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/28/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.